



# AFFORDABLE HOUSING IN RHODE ISLAND

## DEVELOPMENT STRATEGIES

Housing Network of Rhode Island  
Rhode Island Division of Planning:  
Office of Housing and Community Development  
Grow Smart Rhode Island

Spring 2006

This guide illustrates best practices for affordable housing development that have been implemented throughout the state of Rhode Island in the last ten years. The 31 projects and nearly 1,000 units represented here were produced by Housing Network member Community Development Corporations and demonstrate techniques that make affordable housing more viable and accessible in a variety of diverse neighborhoods.

Affordable housing generally refers to homeownership or rental units for which the total annual payment does not exceed 30% of gross household income. Although construction costs for affordable and market rate housing are comparable, housing is ultimately made affordable to the resident through a complex system of finance and subsidy. In the case of innovative mixed-income and mixed-use developments, an internal subsidy helps make housing affordable. In Rhode Island, housing must receive federal, state or local subsidy in order to be counted in the 10% share required by the Low and Moderate Income Housing Act.

In accordance with the recently adopted State Land Use Plan, this guide aims to emphasize Smart Growth strategies, which champion well-planned compact development that maximizes open space and farmland, minimizes infrastructural implications, revitalizes communities, provides transportation options, encourages energy efficiency, and promotes affordable housing development.

The case studies are divided into six distinct development types: subdivisions, multi-family housing, apartments, elderly housing, mixed-use development, and 1, 2, and 3-family homes. The projects include new construction, rehabilitation and historic preservation on greenfield, brownfield and urban infill sites.

This publication is intended for professional planners and interested members of the community in an effort to support the production of high quality affordable housing throughout Rhode Island. We encourage the reproduction and distribution of this document with proper attribution.

[www.housingnetworkri.org](http://www.housingnetworkri.org)  
[www.planning.ri.gov](http://www.planning.ri.gov)  
[www.growsmartri.com](http://www.growsmartri.com)

# SUBDIVISION: NEW CONSTRUCTION

## Woodridge Estates



This \$4.5 million 10-acre project uses only 3 acres for development and leaves the 7 remaining acres for nature conservation. The 26 three bedroom homes are arranged in 13 duplexes at a density of 8.6 units/acre and include an unfinished 3rd floor to allow for future expansion. All of the homes are Energy Star rated and owned through the housing land trust mechanism to preserve affordability.



**Woonsocket Neighborhood Development Corporation**

Woonsocket  
2004

Architect: O’Hearne Architects

## Windwood Drive



The 15-acre site for these four duplexes and one single family home accommodates a wetland and an historic graveyard. The homes were built using panelized construction and are Energy Star rated. The development of duplexes consolidates construction costs. All of the homes in this \$1.55 million project are owned through the housing land trust mechanism to preserve affordability.



**Church Community Housing Corporation**

Tiverton  
2003

## Villa Nia



These rental duplexes were created to allow physically disabled individuals to live with their families in 15 homes designed in accordance with the Americans with Disabilities Act. Such features as accessible bathrooms, ramps instead of stairs, and garages which can accommodate the width of both a wheelchair and a car allow the residents a greater amount of independence.



**Church Community Housing Corporation**

Middletown  
1998

Architect: Newport Collaborative Architects



# SUBDIVISION: NEW CONSTRUCTION

**Beacon Court**



This 12-unit subdivision was started by the Newport Housing Authority and completed by Church Community Housing Corporation. All of the homes are affordable. Some of the units are held in traditional fee simple ownership, while some use the housing land trust mechanism to preserve affordability.



**Church Community  
Housing Corporation**

Newport  
1998

**Marian Lane**



The density of this nine-home, 4-acre subdivision on Marian Lane is 2.25 units/acre with an average lot size of 19,000 square feet. The total development cost including land, infrastructure and construction was approximately \$2 million. At that time, the sales price for each three-bedroom home was \$89,900.



**Woonsocket Neighborhood  
Development Corporation**

Woonsocket  
1996

**The Ponds**



This mixed-income, single-family homeownership 28-acre greenfield subdivision has 43 homes at density of approximately 1.5 units/acre with an average lot size of 28,000 square feet. Twenty of the homes serve low-to-moderate income households and 23 will be sold at market rate. Currently, 13 homes in this \$9.5 million project are complete.



**OMNI Development  
Corporation**

Coventry  
2006

# MULTI-FAMILY: SINGLE BUILDING INFILL

## Littlefield Commons



This \$1.2 million multifamily historic rehabilitation of a turn-of-the-century house on High Street offers 5 condominiums to very-low-income households earning 50% AMI. The units will sell at \$78,000-164,000. Completed in December 2005, the project maintains the historic character of the building and meets Energy Star standards.



**Pawtucket Citizens  
Development Corporation**

Pawtucket  
2005

Architect: Ed Wojcik Architects

## Clay Street



This \$645,000 multi-family project is the result of the historic rehabilitation of a formerly condemned Victorian-style mansion that has since been restored and now offers 4 affordable rental units.



**Realty Endeavors for Afford-  
able Community Housing**

Central Falls  
2004

Architect: Walter Cass

## Pleasant Street



These two newly constructed affordable duplexes occupy land donated by the Pawtucket Redevelopment Agency at a density of 8 units/acre. Each building contains a three bedroom owner's unit and a two bedroom rental unit. The architects received a design award from the Pawtucket Preservation Society. The total development cost was \$450,000, not including the donated land.



**Blackstone Valley  
Community Action**

Pawtucket  
2004

Architect: Vision III



# MULTI-FAMILY: SCATTERED SITE URBAN INFILL

## Friendship-Pine Revitalization



This \$6.5 million project involved both new infill design and historic rehabilitation of 37 affordable family rental units. SWAP garnered several design awards for this project, including the Providence Preservation Society's Neighborhood Revitalization Award, RI Housing's Affirmative Action Award, and the John Clancy Award for Socially Responsible Housing.



**SWAP, Inc.**

Providence  
2003

Architect: Durkee, Brown, Viveiros & Werenfels

## Living East Bay



Living East Bay is the result of a \$2 million scattered site rehabilitation project that preserved 35 existing affordable rental units in 6 multifamily buildings. the project brought buildings into code compliance and was completed in 18 months.



**East Bay Community  
Development Corporation**

Bristol  
2005

Architect: Ed Wojcik Architects

## Adelaide Avenue



This project involved the restoration of 14 houses and new construction of one house, creating 47 units of affordable family rental housing and for-sale housing in a vibrant, mixed income neighborhood. The project, totaling \$5.9 million in development costs, was one of eight nationally recognized with the John Clancy Award for Socially Responsible Housing in 2005.



**Greater Elmwood  
Neighborhood Services**

Providence  
2004

Architect: Durkee, Brown, Viveiros & Werenfels

# APARTMENTS: REHABILITATION

## 50 Washington Square



Completed in 2005, this apartment building underwent a \$11 million rehabilitation that preserved affordable and supportive housing units, including a continuum of care homeless facility providing 36 beds of emergency shelter and transitional housing as well as 93 permanent affordable rental apartments.



**Church Community  
Housing Corporation**

Newport  
2005

Architect: Newport Collaborative Architects

## Stephen's Hall



This \$3.5 million project entailed the complete rehabilitation of a 4-story, 50,000 square foot brick apartment building into 32 units of affordable housing, consisting of 1, 2 and 3-bedroom apartments. The project received the 2001 Providence Preservation Society Neighborhood Revitalization Award.



**West Elmwood Housing  
Development Corporation**

Providence  
2001

Architect: Durkee, Brown, Viveiros & Werenfels

## Monohasset Mills



This \$7.5 million historic rehabilitation mill conversion is an adaptive re-use, mixed-use project providing live/work space for artists earning 80% AMI. Funded in part by historic tax credits, the 60,000 square foot development remains mixed-use and will have 37 condominiums, including 10 affordable units, at a density of 26.86 units/acre.



**Providence Preservation  
Society Revolving Fund**

Providence  
2006



# ELDERLY HOUSING: REHABILITATION

## Harbor House



Harbor House, with its sweeping views of the harbor, offers 38 small affordable apartments at a density of 17.84 units/acre for seniors who wish to live in an active and intentional community. The \$6.1 million development provides an abundance of common spaces for social gatherings, activities and hobbies that promote interaction with others.



**Church Community  
Housing Corporation**

Newport  
2001

Architect: Newport Collaborative Architects

## Franklin Court



In 2000, East Bay Community Development Corporation converted the Kaiser Mills into 97 units of housing for low income seniors and a 92-unit assisted living facility with adult day care called Franklin Court. The total development cost of this project was \$13 million.



**East Bay Community  
Development Corporation**

Bristol  
2000

Architect: Jeter, Cook and Jepson Architects

## The Governor



This historic structure located in Fox Point and previously called St. Maria's Home, was used to house young women immigrants from Ireland who sought employment in Providence. The newly renovated facility, renamed The Governor, has 57 units of affordable elderly rental housing. The total development cost of this project was \$6 million.



**OMNI Development  
Corporation**

Providence  
1996

Architect: Vision III

# MIXED USE: SINGLE BUILDING COMMERCIAL/RESIDENTIAL

**Broad Street**



This \$8.5 million development consists of 46 modern, clean, safe and affordable rental apartments in 12 rehabilitated Victorian buildings and a new mixed-use commercial and residential structure that houses the offices of the Elmwood Foundation, a community meeting room and seven townhouse apartments.



**The Elmwood Foundation**

Providence  
2004

Architect: David Presbrey Architects

**Pine Street Market**



This mixed-use development houses retail and grocery space on the first floor and apartments upstairs. The first floor also boasts a community meeting space and provides neighborhood services. Pine Street Market anchors the corner upon which it is situated and contributes to the pedestrian-oriented urban landscape.



**SWAP, Inc.**

Providence  
2004

**Broad Street**



This rehabilitation project has retail space on the first floor, commercial offices on the second floor and three lead-free apartments on the top floors. The \$450,000 project serves as transitional housing for lead-poisoned families with low to moderate incomes.



**Greater Elmwood  
Neighborhood Services**

Providence  
2000



# MIXED USE: MIXED CONSTRUCTION

## Riverside Initiatives



Consisting of both new construction and historic mill rehabilitation, Riverside Initiatives is a 3-phase affordable housing and land trust development at 23.33 dwelling units/acre. The \$14 million project includes 31 affordable rental units for households at 50-60% AMI, 19 units of artist housing, 20 new affordable townhouses, as well as commercial and community space.



**Olneyville Housing Corporation**

Providence  
2007

Architect: O'Hearne Architects

## Heritage Place



This \$10 million new development includes more than 18,000 square feet of retail space and 43 rental apartments, six providing supportive housing and seven offering "live-work" opportunities. Units will rent at \$180-850, serving households at 50-60% AMI. Occupying 4.5 acres, the density of the development is 9.56 dwelling units/acre, not including retail space.



**Woonsocket Neighborhood Development Corporation**

Woonsocket  
2005

Architect: O'Hearne Architects

## Westfield Lofts



This \$15 million mixed-income historic mill rehabilitation has 69 family rental apartments, 22 of which are affordable. Upcoming phases of the project will create 20 new townhouses, 12 two-family homes and commercial space. Funded by low-income housing and historic tax credits, the project occupies a former brownfield site at 32.8 units/acre.



**West Elmwood Housing Development Corporation**

Providence  
2005

Architect: Durkee, Brown, Viveiros & Werenfels

# ONE, TWO & THREE-FAMILY HOMES

Route 138



Consistent with its mission, Habitat of South County built this 3-bedroom house on 1/2 acre of land with volunteer labor, donated materials and the "sweat equity " of the homebuyer. All of the homes built and sold by this Habitat affiliate are owned through a land trust. This home is Energy Star rated.



**Habitat for Humanity of South County**

South Kingstown  
1998

Richardson Street



The construction work on this new two family home was performed by participant's in Realty Endeavors for Affordable Community Housing's job training program which employs up to 40 young men committed to learning the building trades. The total development cost was \$206,900.



Architect: Walter Cass

**Realty Endeavors for Affordable Community Housing**

Central Falls  
2001

Lydia Street



Smith Hill Community Development Corporation partnered with Crossroads RI to rehabilitate five single family cottages to be used as affordable rental units for permanent supportive family housing.



Architect: Donald Powers Architects

**Smith Hill Community Development Corporation**

Providence  
2003



# ONE, TWO & THREE-FAMILY HOMES

Vine Street



Completed in 2005, this rehabilitation project offers affordable single-family homeownership opportunities. Developed at a cost of \$220,000, the house is owned through the housing land trust mechanism to preserve affordability.



**Westbay Community Action Program, Inc.**

West Warwick  
2005

Putnam Street



Completed in 2004, this new single-family infill house is part of a strategic concentration of development by Habitat. This project was built using volunteer labor, donated materials and the "sweat equity" of the homebuyer, and serves homeowners earning 25-50% AMI.



**Habitat for Humanity of Greater Providence**

Providence  
2004

Architect: Ed Wojcik Architects

Pine Street



This new one-story cottage is one of four offering single-family affordable homeownership opportunities for seniors and physically disabled individuals. The homes are scattered throughout a few-block radius in an urban neighborhood.



**SWAP, Inc.**

Providence  
2002

Architect: Robert Stillings,  
Architectural Resources, Inc.

Triplex



Habitat renovated this turn-of-the-century structure into three condominium units at a density of 18 units/acre. Developed with participation by the homebuyer through "sweat equity" at a cost of \$450,000, this house is owned through the housing land trust mechanism to preserve affordability and serves households at 50-60% AMI.



**Habitat for Humanity of South County**

Westerly  
2004

**GLOSSARY** (please note that these are general definitions rather than statutory)

**Adaptive Re-use-** the conversion of outmoded buildings, including old school buildings and mills, to economically viable new uses.

**Affordable Housing-** the total annual rent/mortgage expense and other housing payments (including utilities) should not exceed 30% of gross household income.

**AMI** (Area Median Income)- the midpoint income level, meaning that half of the household incomes in the area fall below and half fall above this level.

**Blighted Area-** an area that has deteriorated or has been arrested in its development by physical, economic, or social forces.

**Brownfield-** abandoned or idled facilities where redevelopment is complicated by environmental contamination from past business practices.

**Cluster Subdivisions-** the clustering of housing units within a residential development on lots smaller than those normally allowed under existing zoning, usually with the provision that the land that is saved be set aside permanently as open space.

**Community Housing Land Trusts-** own land, holding it perpetually for the community's benefit, while low- and moderate-income households purchase the home at a reduced cost, lease the land from the land trust at terms that allow for their long-term security, and agree that when they sell the home in the future that it will be to a household at a similar income level to theirs at time of purchase.

**Density-** the amount of development located on a tract of land. For residential development, density is usually expressed as the number of housing units per acre or the square footage required for a house lot.

**Energy Star-** a government-backed program helping businesses and individuals protect the environment through superior energy efficiency. Results have shown that investing an additional initial \$2,000 in an energy efficient home will result in \$480 in annual utility savings, as well as environmental benefits.

**Historic District-** an area, or group of areas, designated by a local government as having aesthetic, architectural, historical, cultural, or archaeological significance that is worthy of protection and enhancement.

**Historic Preservation-** the theory and practice of creatively maintaining the historic built environment and controlling the landscape component of which it is an integral part. Properly managing a community's historic buildings helps preserve a community's heritage and identity. Communities may institute a preservation ordinance, which serves to protect individual landmarks and/or historic districts.

**Inclusionary Zoning-** a technique applied to housing developments in which a certain portion of the units being constructed are set aside to be affordable to low- and moderate-income home buyers.

**Infill-** development that takes place on land within built-up urban areas that has been passed over during previous development phases and has remained vacant or under-utilized. Interest in infill development stems from a desire to channel development into areas that are already served by public facilities, including police, fire, utilities, schools, and transit, to make more efficient use of existing land and public facilities.

**Infrastructure-** the various systems and facilities needed to support the operation of a community (e.g., sewer and water systems, electric systems, communication lines, roads).

**LIHTC** (Low Income Housing Tax Credit)- a federal tax credit available to investors in low income housing designed to encourage investment that helps finance construction and rehabilitation of housing for low income renters.

**Market Value-** the price that property would be expected to bring in the open market under normal conditions.

**Mixed-use Development-** flexible zoning which allows various types of land uses, including office, commercial, residential, and light industrial or manufacturing, to be combined within a single development or district. A major purpose of mixed-use zoning is to allow a balanced mix of office, commercial, and residential uses in close proximity to increase convenience to residents and reduce the number of shopping and/or commuting trips needed.

**Open Space-** any open land that is predominantly lacking in structural development. Open space includes natural areas, wetlands and open water, wildlife habitats, areas of managed production of resources such as farmlands and grazing areas, open areas requiring special management or regulation to protect public health and safety, and outdoor recreational areas.

**PHA (Public Housing Agency)-** any state or local government entity or its agency which is authorized to engage in or assist the development or operation of low-income housing. Public Housing projects are owned by PHAs, but supported through funding from the federal government (HUD).

**Rehabilitation-** the restoration of abandoned or dilapidated structures for new uses.

**Scattered Site-** development identifies multiple key parcels in a neighborhood for development, which may or may not be adjacent to each other.

**Section 8 Program-** program of rent supplements developed by HUD and allocated to local governments.

**Smart Growth-** well-planned, compact, mixed-use development that protects open space and farmland, revitalizes communities, keeps housing affordable and provides more transportation choices.

**Sprawl-** the process in which the spread of development across the landscape far outpaces population growth. The landscape sprawl creates has four dimensions: 1) a population that is widely dispersed in low-density development; 2) rigidly separated homes, shops, and workplaces; 3) a network of roads marked by huge blocks and poor access; and 4) a lack of well-defined, thriving activity centers, such as downtowns and town centers.

**Total Development Cost-** the cost of land, materials, construction and soft costs (professional, financing, etc.) and any additional costs associated with development.

**Upzoning** (higher density)- one of the most basic and potentially effective techniques for promoting housing affordability. It involves the selective rezoning of residential land to allow greater density.

**Zoning-** a municipal law stating the types of use to which properties can be put in specific areas. Zoning ordinances govern such matters as density, lot sizes, setbacks, frontage requirements, and the placement and mix of residential, commercial, and industrial uses.

#### **Sources-**

[www.mpt.org/mptinthecommunity/growing/regentrification.html](http://www.mpt.org/mptinthecommunity/growing/regentrification.html),

[www.lisc.org/twin\\_cities/resources/development\\_6809/development\\_6812.shtml](http://www.lisc.org/twin_cities/resources/development_6809/development_6812.shtml)

[www.co.tompkins.ny.us/planning/vct/index.html](http://www.co.tompkins.ny.us/planning/vct/index.html)